

CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

Company Name	Policy Form	Explanation
Aid Association for Lutherans	4911	The range of increase, for all versions of 4911, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
Aid Association for Lutherans	12067	The range of increase, for all versions of 12067, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only.
Aid Association for Lutherans	12068	The range of increase, for all versions of 12068, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
Aid Association for Lutherans	4912	The range of increase, for all versions of 4912, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
Aid Association for Lutherans	12070	The range of increase, for all versions of 12070, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
Conseco Senior Health Ins. Co.	LTC-1	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%, 71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
Conseco Senior Health Ins. Co.	LTC-1 cont'd	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
Conseco Senior Health Ins. Co.	LTC-2	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%, 71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
Conseco Senior Health Ins. Co.	LTC-2 cont'd	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
Conseco Senior Health Ins. Co.	LTC-3	1999 Rate Increase - 25% flat for benefit periods 1 year, 2 year, 3 year, 4 year, and 5 year (excludes Lifetime benefit period) on issue ages 57-69 (56 & under=0%, 70+=0%). Excludes AZ, KY, OK which are 10.9% flat across all benefit periods and issue ages.

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CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

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Conseco Senior Health Ins. Co.	LTC-5	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%, 71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
Conseco Senior Health Ins. Co.	LTC-5 cont'd	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
Conseco Senior Health Ins. Co.	LTC-6	1997 Rate Increase - 16% composite (issue ages 64 & under=19%, 65-69=18%, 70=17.7%, 71=17.3%, 72=17%, 73=16.6%, 74=16.2%, 75=15.8%, 76=15.4%, 77=15%, 78=14.8%, 79=14.6%, 80=14.4%, 81=14.2%, 82=14%, 83=13.8%, 84=13.6%, 85=13.4%, 86=13.2%, 87+=13%).
Conseco Senior Health Ins. Co.	LTC-6 cont'd	1997 Rate Increase continued - 16% composite for AR & ND applies to new business only. Flat increase in KY (15% all ages) and NM (60 & under=20%, 61-75=15%, 76+=10%)
Conseco Senior Health Ins. Co.	LTC-8	1997 Rate Increase - 14% composite (issue ages 64 & under=17%, 65-69=16%, 70=15.7%, 71=15.3%, 72=15%, 73=14.6%, 74=14.2%, 75=13.8%, 76=13.4%, 77=13%, 78=12.8%, 79=12.6%, 80=12.4%, 81=12.2%, 82=12%, 83=11.8%, 84=11.6%, 85=11.4%, 86=11.2%, 87+=11%)
Conseco Senior Health Ins. Co.	LTC-8 cont'd	1997 Rate Increase continued - Flat increase across all ages in IN (7%), KS (10%), MO (25%), NE (25%), ND (8%), PA (14%), SD (25%), VA (7%), WA (10%), WV (10%). MD age banded 71 & under (10%) and 72+(7%).
Conseco Senior Health Ins. Co.	All Forms	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
Conseco Senior Health Ins. Co.	All Forms	The Percentage of Premium Rate Increase Requested and Approved on this acquired business, as well as the dates sold, are listed where available.
Conseco Senior Health Ins. Co.	All Forms From Acquired Business	Percentage of Premium Rate Increase Requested and specific Dates of Increase Approval are not available on this acquired business.
Conseco Senior Health Ins. Co.	All Forms From Acquired Business	Information provided is that which is available on this acquired business.
Conseco Senior Health Ins. Co.	PR379, PR377, PRA, R7606-D ECF-80	Policy Type and Policy Category information is not available on this acquired business.
Conseco Senior Health Ins. Co.	DSNF POL PLAN 1	Policy Type information is not available on this acquired business.
Conseco Senior Health Ins. Co.	All Forms From Acquired Business	The Percentage of Premium Rate Increase Requested and the Approval Date information is listed where available on this acquired business.
Conseco Senior Health Ins. Co.	All Forms From Acquired Business	The Date Sold is not available on this acquired business.
Conseco Senior Health Ins. Co.	10853	Approval rescinded by DOI - pulled out of rate increase 2/95.
Conseco Senior Health Ins. Co.	10955 & 10967	Approval rescinded by DOI - pulled out of rate increase 2/95.

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Rate Increase History - Company Explanation

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Conseco Senior Health Ins. Co.	10955	AZ, DE, HI, IL, LA, MI, MO, MT, NE, NC, NM & OH - 25% composite increase filed broken out by age: Under 60-42%, 60-64-37%, 65-69-30%, 70+-7%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00.
Conseco Senior Health Ins. Co.	10955	CA - 13% composite increase filed broken out by age: Under 60-16%, 60-64-16%, 65-69-16%, 70+-7%.
Conseco Senior Health Ins. Co.	10955	MS - 25% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-25%, 70+-7%.
Conseco Senior Health Ins. Co.	10955	OK - 25% composite increase filed broken out by age: Under 60-15%, 60-64-15%, 65-69-15%, 70+-7%.
Conseco Senior Health Ins. Co.	11101	AZ, DE, HI, IL, LA, MI, MO, MT, NC, OH & WY - 23% composite increase filed broken out by age: Under 60-38%, 60-64-29%, 65-69-23%, 70+-17%. DE - Rate increase was later reversed as to not rerate any policy higher then 25% which took place in 2/00.
Conseco Senior Health Ins. Co.	11101	MS - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-7%.
Conseco Senior Health Ins. Co.	11101	CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%.
Conseco Senior Health Ins. Co.	11006	CA - 23% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-23%, 70+-17%.
Conseco Senior Health Ins. Co.	10853	AZ, AR, ID, IL, MI, MO, MT, NM, OH, SC & TX - 12.2% composite increase filed broken out by age: Under 60-27%, 60-64-27%, 65-69-16%, 70+-0%.
Conseco Senior Health Ins. Co.	10853	CA & MS - 12.2% composite increase filed broken out by age: Under 60-25%, 60-64-25%, 65-69-16%, 70+-0%.
Conseco Senior Health Ins. Co.	10860	NE - 15% composite increase filed broken out by age: 69 & Under - 25% & 70+-14%.
Conseco Senior Health Ins. Co.	10860	Information as to whether or not these products were available in California is not available on this acquired business
Conseco Senior Health Ins. Co.	All Forms	The approval date of rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
Continental Casualty Co.	P1-43524-Series	This Home Health Care policy was sold from 1988 to 1993. We implemented a 15% rate increase starting in 1995. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-59433-3 Day	This Nursing Home and Home Care policy, which required 3-Day Prior Hospitalization, was sold from 1988 to 1991. We implemented a 15% rate increase for this block starting in 1995. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.

(Companies with Rate History Only)

CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

Company Name	Policy Form	Explanation
Continental Casualty Co.	P1-59806-Series	This Nursing Home and Home Care policy was sold from 1989 to 1992. We implemented a 15% rate increase for the entire policy form starting in 1998. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-15203-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-16356-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-16928-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-16944-Series	This Nursing Home and Home Care policy was sold from 1991 to 1996. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
Continental Casualty Co.	P1-59433-Series	This Nursing Home and Home Care policy was sold from 1988 to 1993. We implemented a 15% rate increase for the entire policy form starting in 2001. Claims costs were higher than anticipated.
Continental Life Ins. Co.	All Forms	Information as to whether or not these products were available in California is not available on this acquired business.
JCPenney Ins. Co.	All Forms	The approval date of the rate increase is listed where available. If the specific date of the approval is not available, the year in which the rate increase was implemented is listed.
Medico Life Ins. Co.	3358	Revisions dated 1991 and 1992: Varying percentages were applied to certain age band and rating class combinations varying from 0.0% to 40.0% resulting in an average rate revision of 5.0%.
Medico Life Ins. Co.	3358	Revisions dated 1994 and 1995: Percentages were applied to all premiums for the 3358 base policy and the 2048 inflation rider.
Medico Life Ins. Co.	3358	Revisions dated 1997 and 1998: Percentages were applied to all premiums for the 3358 base policy and all available riders.
Medico Life Ins. Co.	580A	Revision dated 1991: Varying percentages were applied to certain age band and rating class combinations varying from 0.0% to 30.0% resulting in an average rate revision of 20.0%.

(Companies with Rate History Only)

CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

Company Name	Policy Form	Explanation
Medico Life Ins. Co.	580A	Revision dated 1994: Percentage was applied to all premiums for the 580A base policy.
Medico Life Ins. Co.	580A	Revision dated 1997: Percentage was applied to all premiums for the 580A base policy and all riders.
Medico Life Ins. Co.	580B	Revision dated 1991: Varing percentages were applied to certain age band and rating class combinations varying from 0.0% to 30.0% resulting in an average rate revision of 20.0%.
Medico Life Ins. Co.	580B	Revision dated 1994: Percentage was applied to all premiums for the 580B base policy.
Medico Life Ins. Co.	580B	Revision dated 1997: Percentage was applied to all premiums for the 580B base policy and all riders.
Medico Life Ins. Co.	580A	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	580B	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	691	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	692	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	693	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	694	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	698	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	440	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.

(Companies with Rate History Only)

CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

Company Name	Policy Form	Explanation
Medico Life Ins. Co.	441	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	583	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Medico Life Ins. Co.	585	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Mutual Protective Ins. Co.	3358	Revisions dated 1991 and 1992: Varing percentages were applied to certain age band and rating class combinations varying from 0.0% to 40.0% resulting in an average rate revision of 5.0%.
Mutual Protective Ins. Co.	3358	Revisions dated 1994 and 1995: Percentages were applied to all premiums for the 3358 base policy and the 2048 inflation rider.
Mutual Protective Ins. Co.	3358	Revisions dated 1997 and 1998: Percentages were applied to all premiums for the 3358 base policy and all available riders.
Mutual Protective Ins. Co.	3358	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.
Mutual Protective Ins. Co.	580A	Revision dated 1991: Varing percentages were applied to certain age band and rating class combinations varying from 0.0% to 30.0% resulting in an average rate revision of 20.0%.
Mutual Protective Ins. Co.	580A	Revision dated 1994: Percentage was applied to all premiums for the 580A base policy.
Mutual Protective Ins. Co.	580A	Revision dated 1997: Percentage was applied to all premiums for the 580A base policy and all riders.
Mutual Protective Ins. Co.	580B	Revision dated 1991: Varing percentages were applied to certain age band and rating class combinations varying from 0.0% to 30.0% resulting in an average rate revision of 20.0%.
Mutual Protective Ins. Co.	580B	Revision dated 1994: Percentage was applied to all premiums for the 580B base policy.
Mutual Protective Ins. Co.	580B	Revision dated 1997: Percentage was applied to all premiums for the 580B base policy and all riders.

(Companies with Rate History Only)

CALIFORNIA DEPARTMENT OF INSURANCE
Rate Increase History - Company Explanation

Company Name	Policy Form	Explanation												
Mutual Protective Ins. Co.	580A	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	580B	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	691	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	692	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	693	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	694	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	698	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	440	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	441	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	583	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Mutual Protective Ins. Co.	585	Revision dated 2001: Percentage was applied to all premiums for the base policy and all riders.												
Penn Treaty Network America Life Ins. Co.	NHP-800GR (Base Policy) (For PA only)	<table> <tr> <td>Issue Age</td><td>Issue Date</td><td>Increase</td></tr> <tr> <td>75-79, 85 and over</td><td>Before 6/8/86</td><td>20%</td></tr> <tr> <td>75-79, 85 and over</td><td>After 6/8/86</td><td>12.5%</td></tr> <tr> <td>All others</td><td></td><td>16%</td></tr> </table>	Issue Age	Issue Date	Increase	75-79, 85 and over	Before 6/8/86	20%	75-79, 85 and over	After 6/8/86	12.5%	All others		16%
Issue Age	Issue Date	Increase												
75-79, 85 and over	Before 6/8/86	20%												
75-79, 85 and over	After 6/8/86	12.5%												
All others		16%												
Penn Treaty Network America Life Ins. Co.	2600/6500	The increases on these forms are a 33% average.												
Pioneer Life Ins. Co.	All listed	Dates of Increase Approval column indicated actual Date of Increase Effective Date												

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Pioneer Life Ins. Co.	GHC7205	FL, GA, IN - Dates not available on acquired business
Pioneer Life Ins. Co.	IHP9192	CA, MI, NE, NC, SC, WA - Percentage information not available on acquired business
Pioneer Life Ins. Co.	GHC9264	KY (1995, 1996, 2000) - Percentage information not available on acquired business. NH (1995, 1999) - Date information not available on acquired business. GA (1999) - Percentage information not available on acquired business. MD (1999) - Date information not available on acquired business.
Pioneer Life Ins. Co.	IHP9278	NC, SC - Percentage information not available on acquired business.
Pioneer Life Ins. Co.	GHC9311	KY (1995, 1996, 2000) 0 Percentage information not available on acquired business. GA (2000) - Percentage information not available on acquired business.
Pioneer Life Ins. Co.	IHP9408	GA, HI, KY, LA, OK - Specific dates not available on acquired business
Pioneer Life Ins. Co.	8697 & IHP924	Information not available on acquired business
Pioneer Life Ins. Co.	IHP9767, IHP9895, WI9865, WI9895, IHP9087, 8697, CA9865, CA9895, COMBO, FL9896, GHC8014	Date sold information not available on acquired business
Sentry Ins. A Mutual Co.	180-200	No increase for issue ages 0 to 44 and 75 to 79. Increases were a fixed dollar amount per \$10 of benefit that varied by age as follows: Without Inflation Rider - 45-49 - \$2, 50-54 - \$5, 55-59 - \$8, 60-64 - \$12, 65-74 - \$14; With Inflation Rider - 45-49 - \$9, 50-54 - \$17, 55-59 - \$23, 60-64 - \$29, 65-69 - \$30, 70-74 - \$29. (4/1/98)
Sentry Ins. A Mutual Co.	180-200	Flat 12% increase for all certificates. (11/1/99 increase).
	180-200	Flat 37% increase is pending approval.
Transamerica Life Ins. Co.	3132 (00) 288	Increase applies only to facility only policies. Increase needed due to higher than expected claims experience.
Transamerica Life Ins. Co.	LTC 2 1289 & 1290	Increase applies only to facility only policies. Increase needed due to higher than expected claims experience.
Transamerica Life Ins. Co.	LTC 3 1091	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
Transamerica Life Ins. Co.	GLTC 2 1289/90	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.
Transamerica Life Ins. Co.	GLTC 3 1091	Rate increase is applicable to the form version that provides facility confinement benefits only. The rate increase is due to claims experience being worse than originally anticipated.

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